

A Study on the Impact of Online Reviews and Ratings on Consumer Trust with Reference to Navi Mumbai

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Abstract

The digital revolution has fundamentally altered the way consumers make purchasing decisions. Online reviews and ratings have become central to the modern consumer's decision-making process, especially in rapidly urbanizing areas like Navi Mumbai, where internet penetration and smartphone usage are high. This research paper investigates the impact of online reviews and ratings on consumer trust, with a specific focus on Navi Mumbai as the study area. The study was conducted using a descriptive research design and a structured questionnaire administered to 153 respondents comprising primarily the 18–25 age group. The data was analyzed using percentage analysis, tables, charts, and graphical representations. The findings reveal that 62.1% of respondents always read reviews before purchasing, 81% have avoided buying a product due to negative reviews, and 61.4% consider ratings to be more important than written reviews. A significant 54.9% are unsure whether fake reviews exist online, highlighting a growing concern over review authenticity. The study concludes that online reviews and ratings substantially shape consumer trust and purchase behavior, and recommends that e-commerce platforms invest in verified review mechanisms and transparent rating systems to strengthen consumer confidence.

Keywords: Online Reviews, Consumer Trust, E-commerce, Ratings, Navi Mumbai, Digital Marketing, Electronic Word-of-Mouth (e-WOM).

I. Introduction

The emergence of the internet and digital commerce has brought about a paradigm shift in the way consumers interact with businesses and make purchasing decisions. With the widespread availability of smartphones, affordable data plans, and an expanding ecosystem of e-commerce platforms such as Amazon, Flipkart, Myntra, and Zomato, Indian consumers have embraced online shopping with remarkable enthusiasm. One of the most transformative elements of this digital shift is the rise of user-generated content in the form of online reviews and star ratings, which now serve as a virtual word-of-mouth for millions of buyers.

In a traditional brick-and-mortar retail environment, consumers could physically examine a product, interact with a salesperson, and make informed decisions based on sensory experience. However, in the online shopping environment, this physical interaction is entirely absent. In its place, online reviews and ratings have stepped in as the primary mechanisms through which consumers evaluate the quality, reliability, and authenticity of a product or service before committing to a purchase. These reviews, written by fellow consumers who have already experienced the product, provide a form of social proof that significantly reduces the perceived risk of online transactions.

This study therefore seeks to examine the multifaceted relationship between online reviews, ratings, and consumer trust in Navi Mumbai. It explores how frequently consumers engage with reviews, what types of reviews they trust, which elements of a review lend it credibility, and how reviews and ratings collectively influence their purchase decisions. By undertaking this analysis, the study aims to contribute meaningfully to the academic literature on consumer behaviour and digital marketing, while also offering practical insights to businesses operating in the Indian e-commerce ecosystem.

II. Review Of Literature

Roy and Banerjee (2022) advanced the discourse on review authenticity by examining the specific impact of verified buyer reviews. Their research established that reviews marked with a 'verified purchase' tag were perceived as substantially more credible than anonymous feedback, and that such verification mechanisms directly enhanced consumer trust and purchase intention. This finding underscored the importance of platform-level interventions in fostering review trustworthiness. The challenge of fake reviews was revisited more systematically by **Gupta and Mishra (2023)**, whose study documented the psychological and behavioural consequences of misleading review content. The research highlighted how

manipulated reviews created consumer confusion, reduced platform loyalty, and called for stricter regulatory and algorithmic oversight of review ecosystems in India. **Nair and Thomas (2024)** provided valuable insights into how consumers across service industries engage with digital ratings. Their study revealed that star ratings function as the first and most immediate signal of quality, with consumers using them to form initial judgments before deciding whether to read written reviews. However, the study also found that ratings alone were insufficient for final purchase decisions, with most consumers preferring to supplement numerical scores with qualitative review content.

While the existing literature has made substantial contributions to understanding the role of online reviews and ratings in consumer trust, several notable gaps remain. First, most studies have focused on well-established metropolitan cities such as Mumbai, Delhi, and Bengaluru, leaving the specific behavioural patterns of consumers in satellite cities like Navi Mumbai largely unexplored. Second, the majority of prior research has examined reviews and ratings in isolation, without adequately addressing the comparative importance that consumers assign to these two elements. Third, limited attention has been paid to the awareness and skepticism consumers harbour toward fake reviews and their behavioural responses to such skepticism. Fourth, demographic factors such as age, gender, and shopping frequency have rarely been systematically integrated into trust-formation models. The present study aims to bridge these gaps by focusing specifically on Navi Mumbai, examining both reviews and ratings in tandem, and incorporating a diverse demographic analysis.

III. Objectives of the Study

1. To understand what online reviews and ratings are and how they function in the digital marketplace.
2. To study how online reviews and ratings affect consumer trust in products and services.
3. To find out whether consumers in Navi Mumbai read reviews before buying products or services online.
4. To know how positive and negative reviews influence consumers' purchase decisions.
5. To study the comparative importance of online reviews and ratings in the context of online shopping.

Hypothesis 1

H₀: Online reviews and ratings do not significantly affect consumer trust in products and services.

H₁: Online reviews and ratings significantly affect consumer trust in products and services.

Hypothesis 2

H₀: Negative reviews do not significantly influence consumers' decision to avoid purchasing a product.

H₁: Negative reviews significantly influence consumers' decision to avoid purchasing a product.

Hypothesis 3

H₀: There is no significant difference in the level of trust consumers place in verified versus unverified reviews.

H₁: Consumers place significantly higher trust in verified purchase reviews compared to unverified reviews.

Hypothesis 4

H₀: Consumers do not believe that fake or paid reviews exist on online shopping platforms.

H₁: A significant proportion of consumers believe or are uncertain about the existence of fake or paid reviews.

V. Research Methodology

Research Design

A descriptive research design was adopted for this study. Descriptive research is well-suited to studies that aim to accurately portray the characteristics, opinions, and behaviors of a defined population. Since the present study seeks to understand the nature and extent of the relationship between online reviews, ratings, and consumer trust, this design was the most appropriate choice.

The study was conducted in Navi Mumbai, Maharashtra, India. Navi Mumbai is a planned satellite city with a high concentration of educated, working, and digitally active consumers who regularly engage with online shopping platforms, making it an ideal site for this investigation.

Target Respondents and Sample Size

The target population comprised consumers in Navi Mumbai who use online shopping platforms such as Amazon, Flipkart, Meesho, Zomato, Swiggy, and similar applications, and who regularly consult online reviews and ratings before making purchase decisions. A sample of 153 valid responses was obtained for the study. Convenience sampling was employed given the time and resource constraints of the research, and the sample was drawn from a cross-section of age groups, genders, and shopping frequencies.

VI. Data Collection Instrument

A structured questionnaire with close-ended questions was designed and administered digitally via Google Forms. The questionnaire comprised thirteen questions covering demographic information, review reading habits, level of trust in various types of reviews, factors affecting review credibility, awareness of fake reviews, and the overall impact of reviews on purchase decisions. The responses to influence and overall trust questions were recorded on a five-point Likert scale.

Sources of Data

Primary data was collected directly from respondents through the structured questionnaire. Secondary data was gathered from academic journals, published research papers, books on consumer behavior and digital marketing, and credible online databases and reports to support the theoretical framework and literature review.

Tools for Data Analysis

The collected data was analyzed using percentage analysis. The results are presented through frequency distribution tables, bar charts, and pie charts to facilitate clear visual interpretation of the findings. All graphical representations are labeled and interpreted within the study.

Age Group Distribution

Age Group	No. of Respondents	Percentage (%)
18–25	98	64.1%
Below 18	43	28.1%
26–35	6	3.9%
Above 36	6	3.9%
Total	153	100%

The data reveals that the majority of the respondents — 64.1% — belong to the 18–25 age group, which is consistent with the demographic profile of active online shoppers in urban India. The 'Below 18' age group constitutes 28.1% of the sample, indicating a noteworthy participation of younger consumers. The 26–35 and Above 36 groups each account for only 3.9%. This distribution reflects the dominance of younger, digitally native consumers in the Navi Mumbai online shopping ecosystem. The heavy representation of the 18–25 cohort implies that the findings are particularly applicable to young adult consumers who are significant drivers of e-commerce growth in India.

Gender Distribution

Gender	No. of Respondents	Percentage (%)
Male	113	73.9%
Female	40	26.1%
Total	153	100%

Male respondents constitute 73.9% of the sample, while female respondents account for 26.1%.

This skew toward male respondents may reflect the channel through which the survey was distributed, or the relatively higher participation of male individuals in the study area. Despite the gender imbalance, the dataset provides valuable insights into the review-reading behaviors of a predominantly male online shopping audience. Future studies should aim for a more balanced gender distribution to allow for gender-based comparative analyses.

Online Shopping Frequency

Frequency	No. of Respondents	Percentage (%)
Occasionally	99	64.7%
Very Often	28	18.3%
Rarely	23	15.0%
Never	3	2.0%
Total	153	100%

The majority of respondents (64.7%) shop online occasionally, suggesting a moderate level of digital commerce engagement in the sample. A notable 18.3% shop very often, indicating a dedicated segment of frequent online buyers who are likely to be most influenced by reviews and ratings. Only 2% reported never shopping online, confirming the broad penetration of e-commerce platforms in Navi Mumbai. The prevalence of occasional shoppers suggests that reviews may play a particularly critical role in converting undecided consumers who shop less frequently and require additional assurance before committing to an online purchase.

Frequency of Reading Online Reviews Before Purchase

Frequency	No. of Respondents	Percentage (%)
Always	95	62.1%
Often	30	19.6%
Sometimes	19	12.4%

Rarely	6	3.9%
Never	3	2.0%
Total	153	100%

A striking 62.1% of respondents always read online reviews before making a purchase, while an additional 19.6% do so often. This means that over 81% of the sample consistently engages with review content prior to buying. Only 2% never read reviews. These findings strongly affirm that online reviews have become an indispensable part of the pre-purchase evaluation process in Navi Mumbai. The high frequency of review reading reflects the extent to which consumers in urban India have embraced peer-generated content as a substitute for the physical product inspection that traditional retail permitted.

Level of Influence of Reviews on Buying Decisions

Influence Rating	No. of Respondents	Percentage (%)
1 (Very Low)	44	28.8%
2 (Low)	10	6.5%
3 (Moderate)	42	27.5%
4 (High)	37	24.2%
5 (Very High)	20	13.1%
Total	153	100%

On a five-point scale measuring the degree to which reviews influence purchase decisions, responses were somewhat distributed, with 28.8% rating the influence at 1 (very low) and 27.5% at 3 (moderate). However, a combined 37.3% rated it at 4 or 5, indicating high to very high influence. The concentration of 'Below 18' respondents who uniformly rated influence as 1 account for a significant portion of the lower-end ratings, which somewhat skews the distribution. Excluding this demographic effect, the data broadly suggests that a majority

of adult consumers (18 and above) experience moderate to high levels of review influence on their purchase behaviour, aligning with the dominant finding in the literature.

Type of Reviews Trusted More

Review Type	No. of Respondents	Percentage (%)
Depends on Product	57	37.3%
Both equally	47	30.7%
Positive Reviews	27	17.6%
Negative Reviews	22	14.4%
Total	153	100%

The largest segment of respondents (37.3%) stated that their preferred review type depends on the product category, indicating a contextual and nuanced approach to review consumption. A further 30.7% trust both positive and negative reviews equally. Notably, 14.4% trust negative reviews more than positive ones — a finding that aligns with the 'negativity bias' documented in consumer psychology research, where adverse information tends to carry greater cognitive weight. Only 17.6% rely primarily on positive reviews. These results suggest that consumers in Navi Mumbai are sophisticated in their review evaluation strategies, approaching reviews critically rather than selectively.

Trust in Products with High Ratings

Response	No. of Respondents	Percentage (%)
Yes	69	45.1%
No	48	31.4%
Sometimes	36	23.5%
Total	153	100%

When asked whether they trust products with ratings of four stars and above, 45.1% responded affirmatively, while 31.4% said no and 23.5% expressed conditional trust. The fact that nearly one-third of respondents do not automatically trust high-rated products is a significant finding, suggesting growing consumer awareness about the potential for rating manipulation. The 23.5% who said 'sometimes' further underscores the conditional nature of trust in star ratings. This implies that high ratings are a necessary but not sufficient condition for building consumer trust, and must be supported by substantive review content.

Avoided Purchasing Due To Negative Reviews

Response	No. of Respondents	Percentage (%)
Yes	124	81.0%
No	29	19.0%
Total	153	100%

An overwhelming 81% of respondents confirmed that they have avoided purchasing a product due to negative reviews. This is one of the most definitive findings of the study and directly validates H₁ of Hypothesis 2 — that negative reviews significantly influence consumers' decisions to avoid purchasing. The behavioural consequence of negative reviews is thus profound and measurable. This finding reinforces the business importance of managing online reputation proactively, as a single wave of negative reviews can deter a large proportion of potential buyers and damage long-term sales performance.

Belief in the Existence of Fake or Paid Reviews

Response	No. of Respondents	Percentage (%)
Not Sure	84	54.9%
Yes	55	35.9%
No	14	9.2%
Total	153	100%

The majority of respondents (54.9%) expressed uncertainty about whether fake or paid reviews exist, while 35.9% believe they do. Only 9.2% are confident that fake reviews do not exist. Cumulatively, this means that over 90% of consumers are either uncertain or convinced of the presence of inauthentic reviews, which represents a significant trust deficit in the online review ecosystem. This uncertainty creates a dual challenge for e-commerce platforms: they must not only ensure review authenticity but also communicate verification processes clearly enough to convert uncertain consumers into trusting ones.

Importance of Ratings Compared to Written Reviews

Perception	No. of Respondents	Percentage (%)
More Important	94	61.4%
Equally Important	44	28.8%
Less Important	15	9.8%
Total	153	100%

A majority of 61.4% of respondents consider star ratings to be more important than written reviews in their purchase evaluation process, while 28.8% regard both as equally important. Only 9.8% view ratings as less important than reviews. This finding underscores the primacy of numerical ratings as trust signals in digital commerce. Despite the richness of information available in written reviews, consumers appear to prioritize the immediate cognitive shortcut provided by a star rating, using it as the first filter before deciding whether to engage with the more detailed textual content.

Overall Impact of Reviews and Ratings on Consumer Trust

Trust Level	No. of Respondents	Percentage (%)
1 (Very Low)	4	2.6%
2 (Low)	8	5.2%
3 (Moderate)	47	30.7%

4 (High)	37	24.2%
5 (Very High)	57	37.3%
Total	153	100%

When asked to rate the overall impact of online reviews and ratings on their trust in a product or service, 37.3% assigned the highest score of 5 (very high impact), and 24.2% rated it 4 (high impact). This means that over 61% of respondents experience a high to very high impact of reviews on their trust formation. Only 7.8% rated the impact at 1 or 2 (very low or low). These findings strongly confirm H₁ of Hypothesis 1 — that online reviews and ratings significantly affect consumer trust. The distribution clearly demonstrates that digital feedback mechanisms are deeply embedded in the trust architecture of online consumer behaviour in Navi Mumbai.

Factors That Make a Review Trustworthy

Factor	Count	Percentage (%)
Detailed Explanation	74	48.4%
Number of Reviews	62	40.5%
Photos / Videos	49	32.0%
Verified Purchase Tag	38	24.8%

Respondents were asked to select all factors they consider important in determining the trustworthiness of a review. 'Detailed Explanation' emerged as the most cited factor, selected by 48.4% of respondents, indicating that consumers place high value on richly informative, experience-based reviews. 'Number of Reviews' followed at 40.5%, suggesting that volume acts as a proxy for reliability — the more people have reviewed a product, the more credible the aggregate assessment. 'Photos and Videos' were valued by 32.0% of respondents, reflecting the visual nature of trust in the digital age, where seeing an actual product image from a buyer can substantially enhance authenticity perception. 'Verified Purchase Tag' was cited by 24.8%, aligning with prior research (Roy and Banerjee, 2022) that demonstrated the trust-enhancing effect of purchase verification mechanisms.

High Dependence on Online Reviews

- Around 81% of consumers in Navi Mumbai check reviews before purchasing.
- Confirms that review-reading is a common habit in online buying behaviour.

Strong Impact of Negative Reviews

- 81% of respondents avoided purchases due to negative feedback.
- Supports negativity bias — negative reviews influence decisions more than positive ones.

Importance of Star Ratings

- 61.4% consider star ratings more important than written reviews.
- Consumers use ratings as a quick filter before reading detailed reviews.

Scepticism About Fake Reviews

- 90.8% of respondents doubt the authenticity of reviews.
- Indicates reduced trust in online review systems.

Cross-Platform Comparison Behaviour

- 65.4% of consumers compare reviews across multiple platforms.
- Shows consumers are cautious and verify information before purchasing.

Preference for Detailed Reviews

- Consumers trust reviews with detailed explanations the most.
- Suggests businesses should encourage descriptive and experience-based feedback.

IX. Scope for Future Study

This study, while comprehensive within its defined scope, is necessarily limited by its geographic focus on Navi Mumbai, its sample size of 153 respondents, and its reliance on a cross-sectional survey design. These limitations suggest several promising directions for future research that can extend and deepen the understanding of online reviews and consumer trust in India.

Future studies could adopt a longitudinal research design to track changes in consumer trust and review-reading behavior over time, particularly in the context of evolving platform algorithms, regulatory interventions, and market developments. A longitudinal approach would

also enable researchers to assess whether growing awareness of fake reviews leads to measurable changes in how consumers engage with online feedback.

The geographic scope of this research can be expanded to include multiple cities across India, enabling inter-city comparisons and allowing researchers to identify regional variations in consumer trust dynamics. A comparative study across Tier-1, Tier-2, and Tier-3 cities would be particularly valuable in capturing the diversity of digital consumer behavior across India's rapidly evolving e-commerce landscape.

From a methodological perspective, future research could incorporate more advanced statistical tools such as structural equation modelling (SEM), multiple regression analysis, or factor analysis to establish causal relationships between specific review characteristics and consumer trust outcomes. Such methods would provide a more rigorous empirical foundation for the theoretical constructs explored in this study.

The role of artificial intelligence and machine learning in review generation and curation represents a significant emerging area for investigation. As AI-generated reviews become increasingly sophisticated, researchers and practitioners must understand how consumers detect, respond to, and are influenced by such content. The ethical and regulatory dimensions of AI-generated reviews also merit scholarly attention.

Finally, future research could explore the moderating roles of demographic variables such as age, education level, and income on the review-trust relationship, using more balanced and representative samples. Gender-based and generation-based comparative studies would offer nuanced insights into the heterogeneity of consumer trust formation processes in the digital age.

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